

Cycle Date: June-2011
Run Date: 09/07/2011
Interval: Annual

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *		

Count of CU : 125
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information									
Return to cover			For Charter :	N/A						
09/07/2011			Count of CU :	125						
CU Name: N/A			Asset Range :	N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A									

		Ratio Analysis								
Return to cover		For Charter : N/A								
09/07/2011		Count of CU : 125								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A					Dec-2010			Jun-2011	

	Supplemental Ratio Analysis				
Return to cover		For Charter :	N/A		
09/07/2011		Count of CU :	125		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State		
	Count of CU in Peer Group :	N/A			
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	Jun-2011
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.40	1.86	2.06	1.53	1.12
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.38	1.47	1.15	1.03
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	7.97	6.83
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.28	1.35	1.41	1.24	0.89
Participation Loans Delinquent > 2 Mo / Total Participation Loans	4.66	1.68	0.54	0.49	0.63
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	1.67	2.25	3.67	3.30	3.02
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.19	0.61	1.92	2.18	2.07
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	0.00	0.00
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.30	0.63	1.60	1.87	1.34
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.03	0.84	1.14	1.28	0.93
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.44	0.91	1.04	1.36	1.08
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.33	0.37	0.64	0.59	0.47
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	0.00	1.17	1.25	4.78	5.01
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	16.94	16.63	13.71	13.24
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	0.00	49.61	11.03	25.08
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.30	2.07	3.16	3.22	2.54
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.27	0.67	1.25	1.44	1.06
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.45	21.92	22.33	25.72	28.91
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.12	3.05	4.70	4.24	3.62
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.95	1.19	1.37	1.26	1.01
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.09	0.14	0.33	0.41	0.42
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.05	0.10	0.22	0.23
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.21	0.31	0.80	0.80	0.88
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	N/A	0.00	0.00	0.00	1.19
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05	1.27	1.10	1.24	0.92
* Net Charge Offs - Participation Loans / Avg Participation Loans	3.13	1.49	1.32	1.15	1.06
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.01	0.44	0.97	1.20	0.50
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	18.32	18.24	19.32	17.22	16.82
Participation Loans Outstanding / Total Loans	0.97	1.19	1.87	2.44	2.68
Participation Loans Purchased YTD / Total Loans Granted YTD	0.78	1.64	2.28	2.54	2.40
* Participation Loans Sold YTD / Total Assets	0.06	0.05	0.08	0.10	0.10
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.92	1.47	1.87	2.55	2.80
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.01	0.06	0.00	0.96	0.00
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	18.71	19.96	18.16	17.50	17.22
Total Fixed Rate Real Estate / Total Loans	26.33	28.54	28.43	28.26	28.75
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	23.05	25.82	40.14	38.67	27.32
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	28.46	23.89	65.31	65.26	50.61
Interest Only & Payment Option First Mortgages / Total Assets	0.35	0.45	0.35	0.30	0.35
Interest Only & Payment Option First Mortgages / Net Worth	3.06	4.09	3.51	2.92	3.51
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.30	0.26	0.70	0.93	0.95
Unused Commitments / Cash & ST Investments	127.21	135.53	106.43	114.70	113.09
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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					3. SuppRatios

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		Real Estate Loan Information 1										
Return to cover			For Charter :	N/A								
09/07/2011			Count of CU :	125								
CU Name: N/A			Asset Range :	N/A								
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
			Count of CU in Peer Group :	N/A								

		Real Estate Loan Information 2												
Return to cover			For Charter : N/A											
09/07/2011			Count of CU : 125											
CU Name: N/A			Asset Range : N/A											
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit											
		Count of CU in Peer Group : N/A												
			Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg		Jun-2011	% Chg		
* OTHER REAL ESTATE (Granted)														
* Closed End Fixed Rate		117,895,507	132,550,595	12.4	86,869,905	-34.5	50,219,204	-42.2	26,667,021	6.2				
* Closed End Adjustable Rate		1,236,782	1,111,608	-10.1	2,050,853	84.5	1,909,946	-6.9	752,124	-21.2				
* Open End Adjustable Rate (HELOC)		123,952,740	116,876,918	-5.7	130,551,404	11.7	134,066,286	2.7	53,211,136	-20.6				
* Open End Fixed Rate And Other		49,920,413	13,524,904	-72.9	4,985,901	-63.1	3,644,285	-26.9	1,735,018	-4.8				
* TOTAL OTHER REAL ESTATE GRANTED		293,005,442	264,064,025	-9.9	224,458,063	-15.0	189,839,721	-15.4	82,365,299	-13.2				
* TOTAL RE (FIRST AND OTHER) GRANTED		784,666,502	899,427,391	14.6	1,411,592,902	56.9	1,339,755,523	-5.1	458,274,971	-31.6				
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)		23.05	25.82	12.0	40.14	55.5	38.67	-3.7	27.32	-29.3				
RE LOANS SOLD/SERVICED														
* First Mortgage R.E. Loans Sold		139,909,296	151,784,993	8.5	775,263,968	410.8	750,482,209	-3.2	190,243,947	-49.3				
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)		28.46	23.89	-16.0	65.31	173.4	65.26	-0.1	50.61	-22.5				
AMT of Mortgage Servicing Rights		2,751,657	2,430,031	-11.7	6,706,113	176.0	9,335,682	39.2	9,765,896	4.6				
Outstanding RE Loans Sold But Serviced		568,081,331	612,050,055	7.7	1,147,815,524	87.5	1,554,919,924	35.5	1,608,653,278	3.5				
% (Mortgage Servicing Rights / Net Worth)		0.30	0.26	-12.9	0.70	169.0	0.93	33.7	0.95	1.8				
MISC. RE LOAN INFORMATION														
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)		1,035,560,975	1,135,384,238	9.6	1,082,481,655	-4.7	1,105,721,686	2.1	1,097,754,555	-0.7				
R.E. Lns also Mem. Bus. Lns		62,546,638	96,679,730	54.6	153,542,678	58.8	210,265,558	36.9	227,902,209	8.4				
REVERSE MORTGAGES														
Federally Insured Home Equity Conversion Mortgage (HECM)		N/A	N/A		0		0	N/A	0	N/A				
Proprietary Reverse Mortgage Products		N/A	N/A		0		0	N/A	0	N/A				
Total Reverse Mortgages		N/A	N/A		0		0	N/A	0	N/A				
RE LOAN MODIFICATIONS OUTSTANDING														
Modified First Mortgage RE Loans		N/A	5,844,150		40,564,003	594.1	57,463,013	41.7	61,881,411	7.7				
Modified Other RE Loans		N/A	423,570		3,707,298	775.3	8,344,917	125.1	8,256,053	-1.1				
Total Modified First and Other RE Loans		N/A	6,267,720		44,271,301	606.3	65,807,930	48.6	70,137,464	6.6				
Total RE Loans Also Reported as Business Loans		N/A	0		2,655,818	N/A	4,179,197	57.4	8,077,781	93.3				
DELINQUENT R.E. LOANS > 2 MOS														
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)		3,336,240	7,965,996	138.8	21,022,510	163.9	25,719,371	22.3	18,952,366	-26.3				
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)		181,316	5,000,614	2,658.0	6,414,721	28.3	8,134,440	26.8	5,983,316	-26.4				
Other R.E. Fixed Rate		1,534,809	3,931,019	156.1	4,270,551	8.6	4,553,909	6.6	3,573,113	-21.5				
Other R.E. Adj. Rate		1,726,237	1,828,809	5.9	3,350,050	83.2	3,217,607	-4.0	2,519,877	-21.7				
TOTAL DEL R.E. > 2 MOS		6,778,602	18,726,438	176.3	35,057,832	87.2	41,625,327	18.7	31,028,672	-25.5				
DELINQUENT 1 TO < 2 MOS														
First Mortgage		20,107,022	31,665,013	57.5	44,516,797	40.6	42,619,780	-4.3	36,048,592	-15.4				
Other		5,884,998	7,362,152	25.1	9,097,274	23.6	8,900,334	-2.2	7,631,661	-14.3				
Total Del R.E. 1 to < 2 Mos		25,992,020	39,027,165	50.2	53,614,071	37.4	51,520,114	-3.9	43,680,253	-15.2				
Total Del R.E. Loans > 1 Mos		32,770,622	57,753,603	76.2	88,671,903	53.5	93,145,441	5.0	74,708,925	-19.8				
RE LOAN DELINQUENCY RATIOS														
% R.E. Loans dq > 1 Mos		1.30	2.07	58.8	3.16	52.3	3.22	2.2	2.54	-21.1				
% R.E. Loans dq > 2 Mos		0.27	0.67	149.0	1.25	85.7	1.44	15.5	1.06	-26.6				
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS														
Modified First Mortgage RE Loans > 2 Mo Del		N/A	1,061,655		6,763,878	537.1	7,754,866	14.7	8,596,929	10.9				
Modified Other RE Loans > 2 Mo Del		N/A	0		597,714	N/A	1,269,427	112.4	687,820	-45.8				
Total Modified First and Other RE Loans > 2 Mo Del		N/A	1,061,655		7,361,592	593.4	9,024,293	22.6	9,284,749	2.9				
% Total Modified 1st and Other RE > 2 Mo Del														
/ Total Modified 1st and Other RE		N/A	16.94		16.63	-1.8	13.71	-17.5	13.24	-3.5				
Modified RE Loans Also Reported as Business Loans > 2 Mo Del		N/A	0		1,317,485	N/A	460,969	-65.0	2,025,522	339.4				
% Modified RE Lns also Reported as Business Loans > 2 Mo Del														
/ Total Modified RE Lns also Reported as Business Loans		N/A	0.00		49.61	N/A	11.03	-77.8	25.08	127.3				
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:														
* Total 1st Mortgage Lns Charged Off		825,538	911,111	10.4	1,888,105	107.2	4,396,725	132.9	2,430,778	10.6				
* Total 1st Mortgage Lns Recovered		505,399	8,693	-98.3	34,082	292.1	59,676	75.1	104,718	251.0				
* NET 1st MORTGAGE LN C/Os		320,139	902,418	181.9	1,854,023	105.5	4,337,049	133.9	2,326,060	7.3				
** Net Charge Offs - 1st Mortgage Loans														
/ Avg 1st Mortgage Loans		0.02	0.05	156.3	0.10	92.4	0.22	125.4	0.23	2.4				
* Total Other RE Lns Charged Off		1,941,497	2,940,150	51.4	7,658,514	160.5	7,712,075	0.7	4,113,206	6.7				
* Total Other RE Lns Recovered		166,678	176,994	6.2	272,359	53.9	427,267	56.9	262,273	22.8				
* NET OTHER RE LN C/Os		1,774,819	2,763,156	55.7	7,386,155	167.3	7,284,808	-1.4	3,850,933	5.7				
**Net Charge Offs Other RE Loans / Avg Other RE Loans		0.21	0.31	47.3	0.80	158.6	0.80	0.8	0.88	9.3				
* Amounts are year-to-date and the related % change ratios are annualized.														
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)														
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														11. RELOANS

	Member Business Loan Information																	
Return to cover																		
09/07/2011																		
CU Name: N/A																		
Peer Group: N/A																		

	Investments, Cash, & Cash Equivalents													
Return to cover			For Charter :	N/A										
09/07/2011			Count of CU :	125										
CU Name: N/A			Asset Range :	N/A										
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit										
			Count of CU in Peer Group :	N/A										
		</												

	Other Investment Information								
Return to cover	For Charter : N/A								
09/07/2011	Count of CU : 125								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		N/A		12,591,274		26,122,650	107.5
Total FDIC-Issued Guaranteed Notes	N/A	N/A		N/A		N/A		2,509	
All Other US Government Obligations	N/A	N/A		N/A		N/A		71,798,396	
TOTAL U.S. GOVERNMENT OBLIGATIONS	6,219,175	9,908,860	59.3	36,312,842	266.5	106,187,969	192.4	97,923,555	-7.8
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	432,366,708		667,624,758	54.4	834,823,689	25.0	1,012,595,392	21.3
Agency/GSE Mortgage-Backed Securities	N/A	265,958,806		413,225,224	55.4	648,695,247	57.0	744,003,132	14.7
TOTAL FEDERAL AGENCY SECURITIES	546,518,665	698,325,514	27.8	1,080,849,982	54.8	1,483,518,936	37.3	1,756,598,524	18.4
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		N/A		N/A		1,455,000	
Privately Issued Mortgage-Related Securities	N/A	12,917,274		10,014,077	-22.5	2,533,702	-74.7	3,350,176	32.2
Privately Issued Securities (FCUs only)	N/A	N/A		N/A		0		0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	859,315		2,985,165	247.4	6,668,006	123.4	4,828,053	-27.6
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	13,776,589		12,999,242	-5.6	9,201,708	-29.2	8,178,229	-11.1
Mutual Funds	N/A	N/A		25,328,658		26,811,251	5.9	27,241,192	1.6
Common Trusts	N/A	N/A		5,763,533		1,085,839	-81.2	1,144,879	5.4
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	31,061,951	28,497,720	-8.3	31,092,191	9.1	27,897,090	-10.3	28,386,071	1.8
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		N/A		0	
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	52,521,346	90,396,056	72.1	119,281,548	32.0	253,181,308	112.3	363,081,005	43.4
Commercial Mortgage Backed Securities	11,694,006	14,567,361	24.6	23,807,700	63.4	33,983,221	42.7	43,312,488	27.5
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	1,836,942,090	2,070,639,099	12.7	2,881,314,361	39.2	3,179,976,588	10.4	3,520,812,215	10.7
Investment Repurchase Agreements	494,472	550,998	11.4	136,265	-75.3	136,621	0.3	0	-100.0
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	375,894,940	425,349,222	13.2	433,986,036	2.0	309,919,137	-28.6	191,720,519	-38.1
Cash on Deposit in Other Financial Institutions	49,193,129	132,022,988	168.4	204,170,412	54.6	241,749,733	18.4	439,088,767	81.6
CUSO INFORMATION									
Value of Investments in CUSO	14,636,865	15,138,267	3.4	17,452,633	15.3	17,452,593	0.0	17,814,039	2.1
CUSO loans	887,939	231,728	-73.9	306,659	32.3	6,876,501	2,142.4	6,022,099	-12.4
Aggregate cash outlays in CUSO	4,721,346	3,847,806	-18.5	7,141,660	85.6	7,734,919	8.3	7,922,036	2.4
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	N/A	N/A		13,202,095		14,860,564	12.6	12,907,165	-13.1
Total Capital of Wholly Owned CUSOs	N/A	N/A		9,904,543		9,852,313	-0.5	9,560,676	-3.0
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A		2,312,319		-142,798	-106.2	-336,366	-135.6
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A		N/A		297,688	
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		0		0	N/A	24,793	N/A
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	38,475,291	93,279,835	142.4	145,927,182	56.4	191,218,162	31.0	201,212,913	5.2
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	18	21	16.7	16	-23.8	16	0.0	16	0.0
Approved Mortgage Seller	8	9	12.5	8	-11.1	9	12.5	9	0.0
Borrowing Repurchase Agreements	3	3	0.0	2	-33.3	2	0.0	2	0.0
Brokered Deposits (all deposits acquired through 3rd party)	2	2	0.0	1	-50.0	1	0.0	1	0.0
Investment Pilot Program	1	1	0.0	0	-100.0	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	1	N/A	2	100.0	2	0.0
Brokered Certificates of Deposit (investments)	9	20	122.2	18	-10.0	21	16.7	20	-4.8
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									14.06%

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	Miscellaneous Information, Programs, Services									
Return to cover		For Charter :	N/A							
09/07/2011		Count of CU :	125							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group :			N/A					
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Jun-2011	% Chg
MEMBERSHIP:										
Num Current Members		1,180,491	1,206,588	2.2	1,234,734	2.3	1,230,680	-0.3	1,233,540	0.2
Num Potential Members		25,214,381	27,107,762	7.5	25,717,397	-5.1	27,702,322	7.7	28,332,043	2.3
% Current Members to Potential Members		4.68	4.45	-4.9	4.80	7.9	4.44	-7.5	4.35	-2.0
* % Membership Growth		-0.27	2.21	910.4	2.33	5.5	-0.33	-114.1	0.46	241.6
Total Num Savings Accts		2,122,237	2,154,017	1.5	2,223,637	3.2	2,267,666	2.0	2,293,906	1.2
EMPLOYEES:										
Num Full-Time Employees		2,914	2,956	1.4	3,017	2.1	3,071	1.8	3,083	0.4
Num Part-Time Employees		444	463	4.3	411	-11.2	422	2.7	417	-1.2
BRANCHES:										
Num of CU Branches		323	338	4.6	323	-4.4	322	-0.3	324	0.6
Num of CUs Reporting Shared Branches		27	28	3.7	26	-7.1	27	3.8	30	11.1
Plan to add new branches or expand existing facilities		N/A	12		0	-100.0	1	N/A	11	1,000.0
MISCELLANEOUS LOAN INFORMATION:										
**Total Amount of Loans Granted YTD		2,226,373,517	2,340,798,233	5.1	2,879,991,555	23.0	2,760,548,712	-4.1	1,231,511,240	-10.8
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
Business Loans		25	26	4.0	22	-15.4	22	0.0	22	0.0
Credit Builder		N/A	N/A		15		15	0.0	17	13.3
Debt Cancellation/Suspension		0	3	N/A	5	66.7	6	20.0	6	0.0
Direct Financing Leases		0	0	N/A	1	N/A	1	0.0	1	0.0
Indirect Business Loans		N/A	N/A		6		6	0.0	7	16.7
Indirect Consumer Loans		41	41	0.0	29	-29.3	31	6.9	31	0.0
Indirect Mortgage Loans		N/A	N/A		7		9	28.6	9	0.0
Interest Only or Payment Option 1st Mortgage Loans		7	6	-14.3	5	-16.7	5	0.0	5	0.0
Micro Business Loans		N/A	N/A		11		11	0.0	10	-9.1
Micro Consumer Loans		N/A	N/A		11		11	0.0	13	18.2
Overdraft Lines of Credit		66	70	6.1	58	-17.1	64	10.3	66	3.1
Overdraft Protection		73	54	-26.0	52	-3.7	57	9.6	57	0.0
Participation Loans		33	38	15.2	27	-28.9	30	11.1	32	6.7
Pay Day Loans		N/A	N/A		10		12	20.0	13	8.3
Real Estate Loans		91	89	-2.2	70	-21.3	76	8.6	75	-1.3
Refund Anticipation Loans		N/A	N/A		2		2	0.0	2	0.0
Risk Based Loans		62	64	3.2	64	0.0	70	9.4	71	1.4
Share Secured Credit Cards		N/A	N/A		23		24	4.3	25	4.2
Short-Term, Small Amount Loans (STS)		N/A	N/A		N/A		0		0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
ATM/Debit Card Program		92	92	0.0	81	-12.0	89	9.9	90	1.1
Business Share Accounts		N/A	N/A		35		38	8.6	38	0.0
Check Cashing		N/A	N/A		60		64	6.7	65	1.6
First Time Homebuyer Program		N/A	N/A		9		9	0.0	10	11.1
Health Savings Accounts		N/A	N/A		8		10	25.0	10	0.0
Individual Development Accounts		N/A	N/A		2		2	0.0	2	0.0
In-School Branches		N/A	N/A		1		2	100.0	2	0.0
Insurance/Investment Sales		10	17	70.0	28	64.7	30	7.1	30	0.0
International Remittances		N/A	N/A		11		11	0.0	12	9.1
Low Cost Wire Transfers		N/A	N/A		62		70	12.9	70	0.0
MERGERS/ACQUISITIONS:										
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)		N/A	N/A		4		2	-50.0	2	0.0
Adjusted Retained Earnings Obtained through Business Combinations		N/A	N/A		2,874,594		2,741,933	-4.6	2,741,933	0.0
Fixed Assets - Capital & Operating Leases										
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)		N/A	18,057,907		21,481,513	19.0	22,711,522	5.7	22,515,213	-0.9
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
** Amount is year-to-date and the related % change ratio is annualized.										
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										16.MiscInfoAndService

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09/07/2011

CU Name: N/A

Peer Group: N/A

Graphs 1

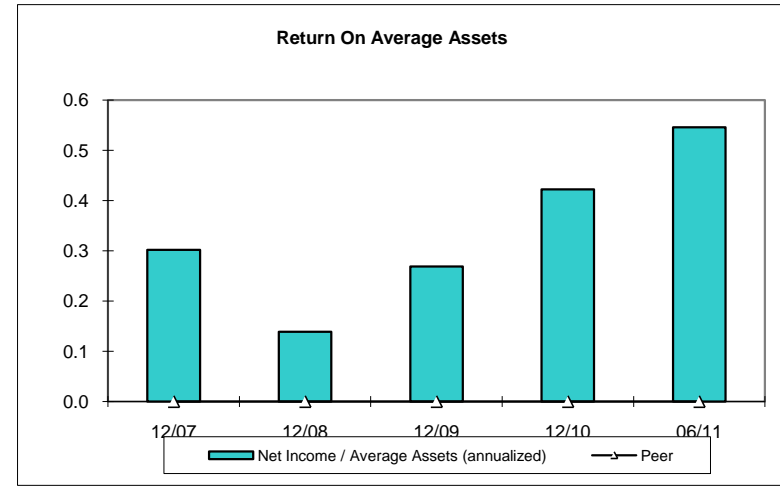
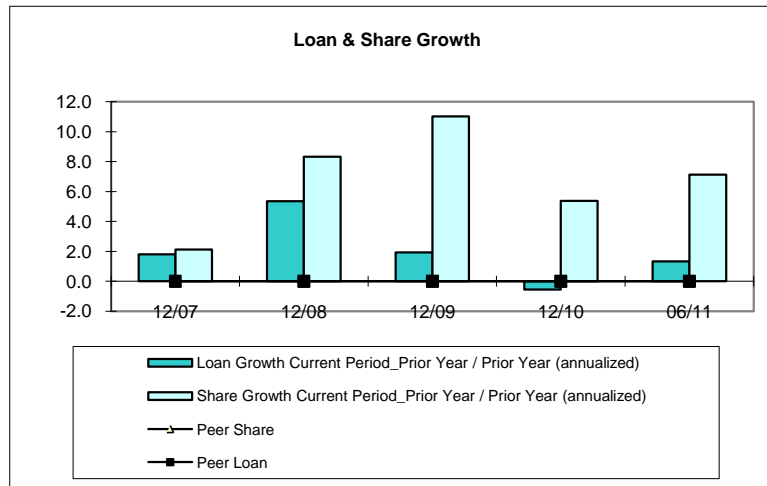
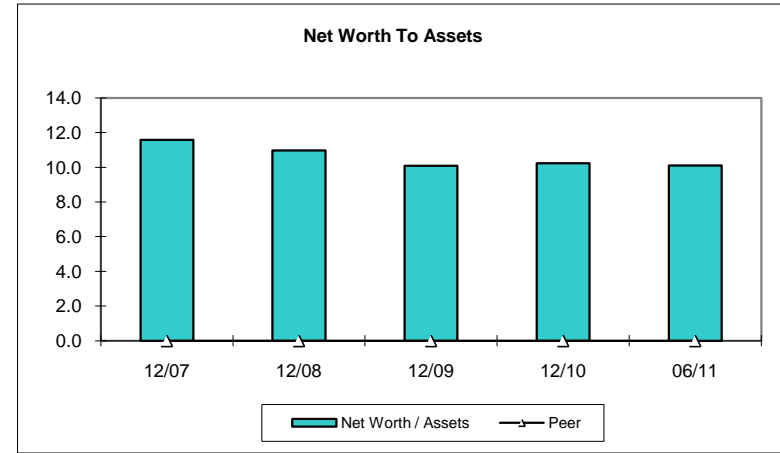
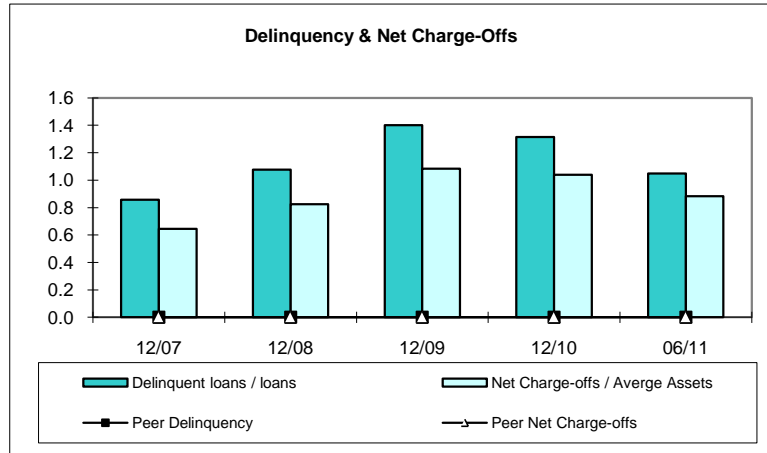
For Charter : N/A

Count of CU : 125

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



[Return to cover](#)

09/07/2011

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 125

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured

Count of CU in Peer Group : N/A

